



What does it take to qualify for a S.H.I.P. Home Repair?

- Home must be a built home within Seminole County. **Mobile Homes do not qualify.**
- Homeowner must have code violations.
- Homeowner must live in the house, have homestead exemption and no unpaid County or City Taxes and Assessments.
- Homeowner must be 62 years of age or older or have special needs and meet income limits of low or very low (see table below).
- Deed must be in homeowner's name. Life estates are not eligible.
- Home must be insured with homeowner's and/or fire insurance.

Eligibility Table

Household size	Very Low Income	Low Income
1	\$19,150	\$30,650
2	\$21,900	\$35,000
3	\$24,600	\$39,400
4*	\$27,350	\$43,750

* Please call our office for income guidelines if your family is over 4 persons.

Note: There are limited funds and restrictions on the type of improvements. Eligible persons for this program will be selected on a first come, first completed application served basis.



How to Apply for the S.H.I.P. Program...

It is as easy as one,
two,
three....

1. Request an application.
2. Complete the application, sign and return to S.H.I.P. Office.
3. Provide all requested verification items to:

SEMINOLE COUNTY S.H.I.P.
1101 E. 1st Street
Sanford, FL 32771
Phone 407.665.7384
Fax 407.665.7366

Mobile Homes and Rental Properties are Not Eligible.

This program is open to all without regard to race, color, sex, handicap, religion, familial status or national origin.

SEMINOLE COUNTY COMMUNITY DEVELOPMENT OFFICE



HOME Repair Program

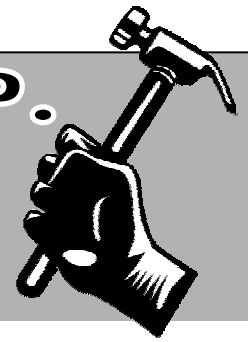
Deferred Payment Loan

S.H.I.P. HOME REPAIR








SEMINOLE COUNTY'S S.H.I.P. HOME REPAIR PROGRAM



Questions and Answers

How will the program help me repair my home?

-  We will provide a free inspection of your home and cost estimate for the work to be done.
-  We will arrange for a deferred paid loan for the most essential work determined by our consultant.
-  We will write the specifications for your project, get quotes, and monitor the work in progress.

Where can the home be?

Anywhere within Seminole County.

Is there a limit to the value of the home?

Yes, home and land value, sales price or appraised value may not exceed \$106,899.

Is a lien placed on my home?

Yes, a lien is placed on the home that is repaired.



How often are deferred payment loans available?

One deferred payment loan per 10 year period may be received per qualified applicant or household.

Do I have to pay the deferred payment loan back?

No, as long as you live in the home during the deferred term and the home does not pass into your estate or sell during the term of the deferred payment loan to an ineligible income person.

What if ownership of my home changes or it passes into my estate before the deferred payment loan is forgiven.

In the case of death of the owner or demise of the family, the heirs or new owner may assume the unpaid balance and continue with the terms in the original loan if the heir or new owner is income qualified. If the heir or new owner is not income qualified, the remaining balance that is due on the loan becomes due and payable to the Seminole County S.H.I.P. Housing Trust Fund.



Are Mobile Homes eligible for use of S.H.I.P. Funds?

No, mobile homes or mobile homes with buildings attached are not eligible. Modular homes that display the DCA emblem may be eligible for repair.

What types of Home Repairs are Eligible for S.H.I.P. Home Repair?

- Code violations
- Weatherization (insulation/weatherstripping, doors, windows, insulated vinyl siding).
- Appliances (stove, refrigerator, dishwasher, hot water heater).
- Room addition to create additional living space.
- Roofs
- Septic systems/wells
- Safety and sanitary violations.
- Heating and cooling Systems.
- Emergency home repairs from declared natural disasters (flooding, fires, wind storms).

